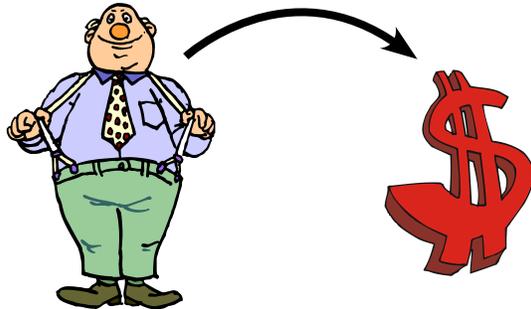


<i>Financial Foursquare - Page 28</i>	
Principle:	I choose how to earn and make my money.
What:	There are four primary ways of looking at the ways people earn and make their money: as an employee, as a self-employed person, owning a business (with employees who make you money using leverage) and as an investor.
Why:	People often don't consider the income and other limitations when choosing their careers or what jobs they might like. This is a way of looking at those choices with new eyes.
How:	For each square explore the following questions: <ol style="list-style-type: none"> 1. Who hires you? 2. How are you paid (hourly, salary, commission, interest, appreciation)? 3. When and how much do you work (9-5, weekends, nights, etc.)? 4. What skills, knowledge and other talents do you need? 5. What are your responsibilities? 6. Who puts money into (pays for) your retirement account? 7. Who takes the risks? 8. Who pays your medical insurance? 9. Who controls how much money you can make? 10. Can you deduct job expenses from your taxes? 11. Who controls your vacation time, time off, sick time? 12. What type of income are you creating (earned, passive, portfolio)?
Comments/ Extra Activities	Regardless of which square you earn or make your money in, it's everyone's responsibility to learn how to be a Smart Investor because if YOU don't take care of your money, how is IT going to take care of you when you need it to sometime in the future.
Vocabulary:	Employee, self-employed, business owner, investor, earning money, making money

Financial Foursquare

Employee (95% of USA)



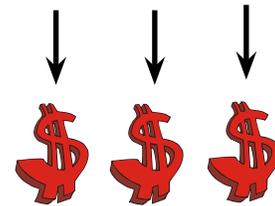
You are trading your time for money.

25-35 years to be a millionaire

Large Business Owner



Your employees making you money!

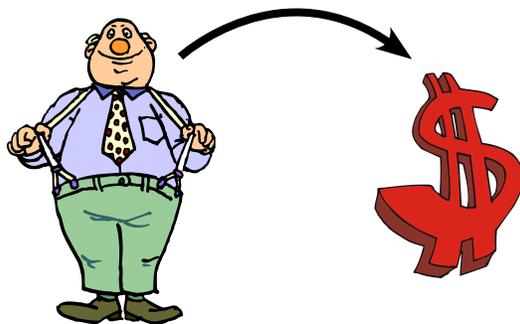


10-15 years to be a millionaire

Earning Money

Making Money

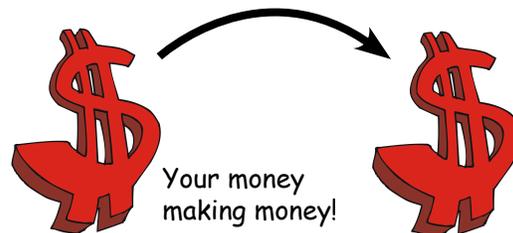
Self-Employed (own a job)



You are now the boss but now you OWN a job and you're still trading your time for money.

15-20 years to be a millionaire

Investor



Your money making money!

3 sources of income.

NOTE: there is NO wrong place to be. The right place to be is the place that brings you pleasure and gives you a sense of satisfaction!

This concept is taken from "Rich Dad, Poor Dad" by Robert Kiyosaki

<i>Financial Foursquare (cont.) - Page 29</i>	
Principle:	I choose how I earn and make my money.
What:	Different types of jobs or career choices create different types of income.
Why:	When making choices in life with regard to creating financial freedom for yourself, it's important to understand how different types of income are created. Passive Income is the key to financial freedom so we want the child to understand what types of choices in terms of a job or career might create passive income faster or easier than others. Knowledge is power!
How:	Have the child go through each occupation and figure out which square the occupation fits into, keeping in mind that sometimes it could be more than one.
Comments/ Extra Activities	Have the child identify in which square family members might be placed. If the child has a job or career that they are already talking about or passionate about, have them identify in which square they will be working.
Vocabulary:	Occupation and many of the job/career titles may be new.

Financial Foursquare

OCCUPATION	E S B I	OCCUPATION	E S B I
Teacher	E	Graphic Designer	E S B
Financial Advisor	E S	Attorney	E S B
Receptionist	E	Bookkeeper	E
Engineer	E	Day Trader	I
Waitress	E	Assembly worker	E
Salesperson	E S	Staff Accountant	E
Landscape designer	E S B	Hair stylist	E S B
Doctor	E	Shipping Clerk	E
Software Company C.E.O.	E B	Rock band drummer	E
Psychiatrist	E S B	Real Estate Salesperson	E
Car Repair Shop Owner	B	Maintenance	E
Movie director	E	Administrative Assistant	E
Researcher	E	Home Owner	I
Sony Electronics Owner	B	Amusement Park Owner	B
Interior Decorator	E S B	Smoothie Store Operator	E
Mayor	E	Supermarket Owner	B
Real Estate Developer	E S B I	Toy Inventor	E
Software Engineer	E	Oprah Winfrey	B
Restaurant Owner	B	Weather Man/Woman	E
Garbage Man/Woman	E	Nurse	E
House Painter	E S B	Electrician	E S B

E = Employee; S = Self-employed; B = Business Owner; I = Investor